

## **Indiana Auto-Buyer's Bill of Rights**

### **Your Rights When Purchasing a New Vehicle**

- You have the right to negotiate all aspects of the deal, including vehicle price, trade-in value, financing terms, etc.
- You have the right to decline to purchase add-on items such as etch insurance, extended warranties, paint and interior protection, etc.
- You have the right to negotiate the document preparation fee with a dealer. It is not a fee imposed or mandated by the State.
- You have the right to receive a Truth in Lending statement detailing the amount of money being financed, the interest rate, the total finance charge you'll be paying, and details of the repayment plan.
- You have a right to truthful advertising from a dealership and a right to expect a dealer to honor the terms set forth in its advertisements and promotions.
- You have the right to understand the paperwork you are signing. Take time to review all aspects of the deal before signing. If you have questions, ask the dealer. Keep inquiring until you feel satisfied that you understand what you are signing.
- You have the right to receive all aspects of the deal in writing. If a dealer makes any promises concerning repairs, costs, refinancing, or any other aspect of the deal, make sure dealer includes these items in writing on the "We Owe" statement.
- You have rights under the Indiana Lemon Law. If your new vehicle experiences problems within 18 months or 18,000 miles (whichever comes first), you can bring the vehicle back to the dealer for repairs. If the dealer is unable to fix the problem after multiple attempts, you may have the right to return the vehicle.
- You have a right to receive truthful statements from a dealer throughout your transaction.
- You have a right to file a Consumer Complaint with the Indiana Attorney General's Office if you feel any of your rights have been violated during the process of purchasing a vehicle. You can file a Consumer Complaint at [www.IndianaConsumer.com](http://www.IndianaConsumer.com) or (317) 232-6330.

## **Your Rights When Purchasing a Used Vehicle**

- You have the right to negotiate all aspects of the deal, including vehicle price, trade-in value, financing terms, etc.
- You have the right to have a mechanic of your choosing inspect the vehicle prior to purchase.
- You have the right to purchase vehicle history reports for a vehicle prior to purchasing the vehicle, independent of reports the dealer may provide. Vehicle history reports can be obtained through [www.vehiclehistory.gov](http://www.vehiclehistory.gov) at little cost.
- You have the right to check if the vehicle you're purchasing has any open recalls, including safety recalls. This information can be obtained at [www.safercar.gov](http://www.safercar.gov).
- You have a right to truthful advertising from a dealership and a right to expect a dealer to honor the terms set forth in its advertisements and promotions.
- You have the right to be notified by a dealer in writing prior to finalizing a purchase if a vehicle has a salvage, rebuilt, or flood damaged title brand, so long as the vehicle is seven years old or less.
- You have a right to receive truthful statements from the dealer regarding the mileage of the vehicle. Before purchase, verify the mileage on vehicle's odometer, the bill of sale, odometer disclosure statement and title all correlate. Double check this information with a vehicle's last reported mileage on a vehicle history report.
- You have the right to negotiate the document preparation fee with a dealer. It is not a fee imposed or mandated by the State.
- You have the right to receive a Truth in Lending statement detailing the amount of money being financed, the interest rate, the total finance charge you'll be paying, and details of the repayment plan.
- You have the right to decline to purchase add-on items such as etch insurance, extended warranties, paint and interior protection, etc.

- You have the right to receive all aspects of the deal in writing. If a dealer makes any promises concerning repairs, costs, refinancing, or any other aspect of the deal, make sure dealer includes these items in writing on the “We Owe” statement.
- You have the right to understand the paperwork you are signing. Take time to review all aspects of the deal before signing. If you have questions, ask the dealer. Keep inquiring until you feel satisfied that you understand what you are signing.
- You DO NOT have the right to purchase a vehicle free of all mechanical defects. The Indiana Lemon Law does NOT apply to used vehicle purchases.
- You DO NOT have the right to return a vehicle or back out of the sale after you sign the paperwork. Once you agree to purchase a vehicle, it is yours, regardless if you find mechanical problems with the vehicle after purchasing it.
- You have the right to receive a valid title to your vehicle within 21 days from the date of sale.
- You have the right to a full refund of the purchase price of your vehicle, including taxes, fees, and insurance costs, if a dealer does not deliver a title within 21 days. To receive a refund, the dealer must fail to deliver a title for 21 days, you must then send a letter to the dealer demanding a title, and the dealer must fail to deliver a title within 10 days of receiving your letter.
- You have a right to receive truthful statements from the dealer throughout your transaction.
- You have a right to file a Consumer Complaint with the Indiana Attorney General’s Office if you feel any of your rights have been violated during the process of purchasing a vehicle. You can file a Consumer Complaint at [www.IndianaConsumer.com](http://www.IndianaConsumer.com) or (317) 232-6330.